



P.O. Box 50428, Indianapolis, IN 46250-0401

JOHN A LIPPINCOTT
211 RIVER RD
ELIOT ME 03903

December 28, 2017

RE: Loan Number: [REDACTED]
Collateral Address: 211 RIVER RD
ELIOT ME 03903

Dear Borrower(s),

YOU ARE IN DEFAULT UNDER THE TERMS OF YOUR MORTGAGE AND NOTE

You failed to make the required payments under the terms of your Mortgage and Note. Freedom Mortgage Corporation is providing this notice as servicing agent for your loan. Your account is due for the November 1, 2017 payment and all subsequent payments. This is a demand for payment of the total amount due and owing as of the date of this letter, itemized in the below table. Please be aware that the total amount due does not include any amounts that become due after the date of this notice.

| | |
|---|---|
| Paid Through: November 1, 2017 | Next Payment Due Date: November 1, 2017 |
| Current Monthly Payment | \$1,643.11 |
| Date last Payment was Received | October 25, 2017 |
| Late Charges | \$176.40 |
| NSF Fees | \$.00 |
| Other Fees | Property Inspection Fees \$30.00 Expense Advances \$.00 One Time Draft Fees \$.00 |
| Partial Payment (Suspense) Balance | \$.00 |
| TOTAL YOU MUST PAY TO REINSTATE THE LOAN, CURE THE DEFAULT AND AVOID THE EXERCISE OF THE POWER OF SALE | \$3,492.62 |
| The Unpaid Principal Balance as of 12/28/17 | \$233,097.47 |
| Prepayment fee (if any) | \$.00 |
| Estimate of all fees imposed related to exercise of power of sale | \$.00 |





P.O. Box 50428, Indianapolis, IN 46250-0401

You have the right to cure the default by paying the total amount to reinstate the loan, which is \$3,492.62, within 35 days of the date of delivery of this letter. Payments must be made either by cashier's check or certified check made payable to Freedom Mortgage Corporation and sent to:

**Freedom Mortgage Corporation
ATTN: Payment Processing
10500 Kincaid Drive, Suite 111
Fishers, IN 46037-9764**

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property and the mortgagee or another person may acquire the property by means of foreclosure and sale.

If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

Please be aware that your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

You may have options available other than foreclosure. If you are unable to bring the account current, we urge you to explore foreclosure alternatives prior to the end of the right-to-cure period by contacting our Customer Care Department at (855) 690-5900 or at P.O. Box 50428, Indianapolis, IN 46250-0428, or a United States Department of Housing and Urban Development ("HUD")-certified area counselor by calling 1-800-569-4287, TDD toll free number 1-800-877-8339, or by visiting the HUD website, http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm. Enclosed is a listing of HUD approved counseling agencies within your state.

You have the right to bring a court action to assert the non-existence of a default. You have the right in any lawsuit for foreclosure and sale to argue that you performed your obligations under the terms of your Note and Mortgage, and to present any other defenses you may have. You have the right to request the name of the originator of the loan. If you meet the conditions stated in the Mortgage, you will have the right to have the lender's enforcement of the Mortgage discontinued and to have the Note and the Mortgage remain fully effective as if immediate payment in full had never been required.

Where mediation is available under Maine Rev. Statute § 6321-A, you may request a court-ordered mediation to explore options for avoiding foreclosure judgment.

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website | Address | Language: | Parent Organization |
|--|--|--|------------------------------------|--|
| MONEY MANAGEMENT INTERNATIONAL AUBURN ME | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 250 Center St Ste 205 Auburn, Maine 04210-6313 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| LEGAL SERVICES FOR THE ELDERLY | Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@mainelse.org Website: www.mainelse.org | 5 Wabon Street AUGUSTA, Maine 04330-7040 | - English - Other | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 Water Street AUGUSTA, Maine 04330-4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 WATER STREET AUGUSTA, Maine 04330-4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MONEY MANAGEMENT INTERNATIONAL BANGOR | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 175 Exchange St Ste 200 Bangor, Maine 04401-6537 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| PENQUIS COMMUNITY ACTION PROGRAM | Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmasow@penquis.org Website: www.penquis.org | 262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| MIDCOAST MAINE COMMUNITY ACTION | Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org | 34 Wing Farm Parkway BATH, Maine 04530-1550 | - English - Spanish | |
| TEDFORD HOUSING | Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org | 14 Middle Street BRUNSWICK, Maine 04011-2400 | - English | MAINE STATE HOUSING AUTHORITY |
| WESTERN MAINE CAP | Phone: 207-645-3764 E-mail: N/A Website: wmca.org | PO Box 200 East Wilton, Maine 04234-0200 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.homequestmaine.org | 240 Bates Street LEWISTON, Maine 04240-7330 | - English - French | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| AVESTA HOUSING DEVELOPMENT CORPORATION | Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dstolt@avestahousing.org Website: www.avestahousing.org | 307 Cumberland Avenue PORTLAND, Maine 04101-4920 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| CITY OF PORTLAND SHELTER | Phone: 207-482-5144 | 196 Lancaster Street PORTLAND, Maine 04101-2418 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY FINANCIAL LITERACY | Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: www.cflmaine.org | 309 Cumberland Avenue, Suite 205 PORTLAND, Maine | - English - French - Swahili | MAINE STATE HOUSING AUTHORITY |

**PINE TREE LEGAL ASSISTANCE,
INCORPORATED**

Phone: 207-774-8211
Fax: 207-828-2300
E-mail: nheald@ptla.org
Website: www.ptla.org

88 Federal St
PO Box 547
PORTLAND, Maine
04101-4205

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese
- Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

| | | | | |
|--|--|---|-----------------------------------|---|
| THE OPPORTUNITY ALLIANCE | Phone: 207-553-5931 Toll-free: 800-698-4959 Fax: 207-874-1155 E-mail: mgeoffroy@propeople.org Website: www.propeople.org | 510 Cumberland Avenue PORTLAND, Maine 04101-2220 | - English - French | |
| AROOSTOOK COUNTY ACTION PROGRAM, INC. | Phone: 207-768-3023-650 Toll-free: 800-432-7881 Fax: 207-768-3021 E-mail: jbaillargeon@acap-me.org Website: www.acap-me.org | 771 Main St PRESQUE ISLE, Maine 04769-2201 | - English | MAINE STATE HOUSING AUTHORITY |
| YORK COUNTY COMMUNITY ACTION AGENCY | Phone: 207-459-2959 Fax: 207-490-5026 E-mail: jenniferg@yccac.org Website: www.yccac.org | PO Box 72 6 Spruce Street Sanford, Maine 04073- 0072 | - English - French - German | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 111 Wescott Road SOUTH PORTLAND, Maine 04106-3437 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| KENNEBEC VALLEY COMMUNITY ACTION PROGRAM | Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org | 97 Water St Waterville, Maine 04901- 6339 | - English | |
| COASTAL ENTERPRISES, INCORPORATED | Phone: 207-882-7552-5151 Toll-free: 877-340-2649 Fax: 207-882-6365 E-mail: jthomas@cemaine.org Website: www.cemaine.org | 41 Water Street WISCASSET, Maine 04578-4134 | - English - Spanish | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website | Address | Languages | Parent Organization |
|--|---|--|------------------------|--|
| MONEY MANAGEMENT INTERNATIONAL AUBURN ME | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 250 Center St Ste 205 Auburn, Maine 04210- 6313 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| LEGAL SERVICES FOR THE ELDERLY | Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@mainelsee.org Website: www.mainelsee.org | 5 Wabon Street AUGUSTA, Maine 04330- 7040 | - English - Other | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 Water Street AUGUSTA, Maine 04330- 4665 | - English | |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 WATER STREET AUGUSTA, Maine 04330- 4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MONEY MANAGEMENT INTERNATIONAL BANGOR | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 175 Exchange St Ste 200 Bangor, Maine 04401- 6537 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| PENQUIS COMMUNITY ACTION PROGRAM | Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org | 262 Harlow Street PO Box 1162 BANGOR, Maine 04401- | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |

| | | | | |
|--|---|--|------------------------------------|--|
| MIDCOAST MAINE COMMUNITY ACTION | Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org | 4952 34 Wing Farm Parkway BATH, Maine 04530- 1550 | - English - Spanish | |
| TEDFORD HOUSING | Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org | 14 Middle Street BRUNSWICK, Maine 04011- 2400 | - English | MAINE STATE HOUSING AUTHORITY |
| WESTERN MAINE CAP | Phone: 207-645-3764 E-mail: N/A Website: wmca.org | PO Box 200 East Wilton, Maine 04234- 0200 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community- concepts.org Website: www.homequestmaine.org | 240 Bates Street LEWISTON, Maine 04240- 7330 | - English - French | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| AVESTA HOUSING DEVELOPMENT CORPORATION | Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dstolt@avestahousing.org Website: www.avestahousing.org | 307 Cumberland Avenue PORTLAND, Maine 04101- 4920 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| CITY OF PORTLAND SHELTER | Phone: 207-482-5144 | 196 Lancaster Street PORTLAND, Maine 04101- 2418 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY FINANCIAL LITERACY | Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: www.cflmaine.org | 309 Cumberland Avenue, Suite 205 PORTLAND, Maine | - English - French - Swahili | MAINE STATE HOUSING AUTHORITY |

PINE TREE LEGAL
ASSISTANCE,
INCORPORATED

Phone: 207-774-8211
Fax: 207-828-2300
E-mail: nheald@ptla.org
Website: www.ptla.org

88 Federal
St
PO Box 547
PORTLAND,
Maine
04101-
4205

- Arabic
- ASL
-
Cambodian
-
Cantonese
- Chinese
Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
-
Indonesian
- Korean
- Polish
-
Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
-
Vietnamese

THE OPPORTUNITY
ALLIANCE

Phone: 207-553-5931
Toll-free: 800-698-4959
Fax: 207-874-1155
E-mail: mgeoffroy@propeople.org
Website: www.propeople.org

510
Cumberland
Avenue
PORTLAND,
Maine
04101-
2220

- English
- French

AROOSTOOK COUNTY
ACTION PROGRAM, INC.

Phone: 207-768-3023-650
Toll-free: 800-432-7881
Fax: 207-768-3021
E-mail: jballlargeon@acap-me.org
Website: www.acap-me.org

771 Main St
PRESQUE
ISLE, Maine
04769-
2201

- English

MAINE STATE
HOUSING AUTHORITY

YORK COUNTY
COMMUNITY ACTION
AGENCY

Phone: 207-459-2959
Fax: 207-490-5026
E-mail: jenniferg@yccac.org
Website: www.yccac.org

PO Box 72
6 Spruce
Street
Sanford,
Maine
04073-

- English
- French
- German

CITIZENS' HOUSING
AND PLANNING
ASSOCIATION, INC.

MONEY MANAGEMENT
INTERNATIONAL SOUTH
PORTLAND

Phone: 866-232-9080
Toll-free: 866-232-9080
Fax: 866-921-5129
E-mail:
counselinginfo@moneymanagement.org
Website: www.moneymanagement.org

KENNEBEC VALLEY
COMMUNITY ACTION
PROGRAM

Phone: 800-542-8227
E-mail: N/A
Website: www.kvcap.org

COASTAL ENTERPRISES,
INCORPORATED

Phone: 207-882-7552-5151
Toll-free: 877-340-2649
Fax: 207-882-6365
E-mail: jthomas@ceimaine.org
Website: www.ceimaine.org

0072

111
Wescott
Road
SOUTH – English
PORTLAND, – Spanish
Maine
04106-
3437

MONEY
MANAGEMENT
INTERNATIONAL INC.

97 Water St
Waterville,
Maine – English
04901-
6339

41 Water
Street
WISCASSET, – English
Maine – Spanish
04578-
4134

CITIZENS' HOUSING
AND PLANNING
ASSOCIATION, INC.

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
- ☐ Return Receipt (electronic) \$
- ☐ Certified Mail Restricted Delivery \$
- ☐ Adult Signature Required \$
- ☐ Adult Signature Restricted Delivery \$

Postmark
Here

Postage

\$

Total Pos

\$

Sent To

JOHN A LIPPINCOTT

211 RIVER RD

Street an

ELIOT ME 03903

City, Stat

CERTIFIED MAIL

8C: 46250040128 *1669-07154-26-41

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

81/62/1022

1 JJ 510

FIXIN

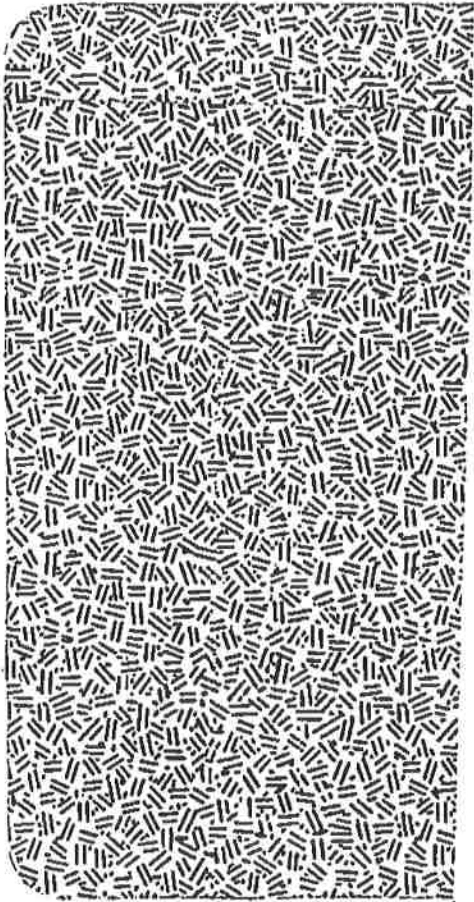
2016 2140 0000 4023 0604



U.S. POSTAGE PITNEY BOWES



ZIP 46226 \$006.77⁰
02 1W
0001366298DEC 29 2017



FEB 00 ANSD

13-1-18
1-23



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JOHN A LIPPINCOTT
211 RIVER RD
ELIOT ME 03903



9590 9402 3362 7227 5561 01

2. Article Number (Transfer from)

7016 2140 0000 4023 0604

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

| | | |
|---|---------------------|------------------------------------|
| A. Signature | | <input type="checkbox"/> Agent |
| X | | <input type="checkbox"/> Addressee |
| B. Received by (Printed Name) | C. Date of Delivery | |
| D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below: | | |

3. Service Type

| | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) | |

Domestic Return Receipt



P.O. Box 50428, Indianapolis, IN 46250-0401

MARIAN B LIPPINCOTT
211 RIVER RD
ELIOT ME 03903

December 28, 2017

RE: Loan Number: [REDACTED]
 Collateral Address: 211 RIVER RD
 ELIOT ME 03903

Dear Borrower(s),

YOU ARE IN DEFAULT UNDER THE TERMS OF YOUR MORTGAGE AND NOTE

You failed to make the required payments under the terms of your Mortgage and Note. Freedom Mortgage Corporation is providing this notice as servicing agent for your loan. Your account is due for the November 1, 2017 payment and all subsequent payments. This is a demand for payment of the total amount due and owing as of the date of this letter, itemized in the below table. Please be aware that the total amount due does not include any amounts that become due after the date of this notice.

| | |
|---|---|
| Paid Through: November 1, 2017 | Next Payment Due Date: November 1, 2017 |
| Current Monthly Payment | \$1,643.11 |
| Date last Payment was Received | October 25, 2017 |
| Late Charges | \$176.40 |
| NSF Fees | \$.00 |
| Other Fees | Property Inspection Fees \$30.00 Expense Advances \$.00 One Time Draft Fees \$.00 |
| Partial Payment (Suspense) Balance | \$.00 |
| TOTAL YOU MUST PAY TO REINSTATE THE LOAN, CURE THE DEFAULT AND AVOID THE EXERCISE OF THE POWER OF SALE | \$3,492.62 |
| The Unpaid Principal Balance as of 12/28/17 | \$233,097.47 |
| Prepayment fee (if any) | \$.00 |
| Estimate of all fees imposed related to exercise of power of sale | \$.00 |



P.O. Box 50428, Indianapolis, IN 46250-0401

You have the right to cure the default by paying the total amount to reinstate the loan, which is \$3,492.62, within 35 days of the date of delivery of this letter. Payments must be made either by cashier's check or certified check made payable to Freedom Mortgage Corporation and sent to:

**Freedom Mortgage Corporation
ATTN: Payment Processing
10500 Kincaid Drive, Suite 111
Fishers, IN 46037-9764**

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property and the mortgagee or another person may acquire the property by means of foreclosure and sale.

If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

Please be aware that your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

You may have options available other than foreclosure. If you are unable to bring the account current, we urge you to explore foreclosure alternatives prior to the end of the right-to-cure period by contacting our Customer Care Department at (855) 690-5900 or at P.O. Box 50428, Indianapolis, IN 46250-0428, or a United States Department of Housing and Urban Development ("HUD")-certified area counselor by calling 1-800-569-4287, TDD toll free number 1-800-877-8339, or by visiting the HUD website, http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm. Enclosed is a listing of HUD approved counseling agencies within your state.

You have the right to bring a court action to assert the non-existence of a default. You have the right in any lawsuit for foreclosure and sale to argue that you performed your obligations under the terms of your Note and Mortgage, and to present any other defenses you may have. You have the right to request the name of the originator of the loan. If you meet the conditions stated in the Mortgage, you will have the right to have the lender's enforcement of the Mortgage discontinued and to have the Note and the Mortgage remain fully effective as if immediate payment in full had never been required.

Where mediation is available under Maine Rev. Statute § 6321-A, you may request a court-ordered mediation to explore options for avoiding foreclosure judgment.

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website | Address | Language: | Parent Organization |
|--|--|--|------------------------------------|--|
| MONEY MANAGEMENT INTERNATIONAL AUBURN ME | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 250 Center St Ste 205 Auburn, Maine 04210-6313 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| LEGAL SERVICES FOR THE ELDERLY | Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@maipelse.org Website: www.maipelsee.org | 5 Wabon Street AUGUSTA, Maine 04330-7040 | - English - Other | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 Water Street AUGUSTA, Maine 04330-4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 WATER STREET AUGUSTA, Maine 04330-4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MONEY MANAGEMENT INTERNATIONAL BANGOR | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 175 Exchange St Ste 200 Bangor, Maine 04401-6537 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| PENQUIS COMMUNITY ACTION PROGRAM | Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org | 262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| MIDCOAST MAINE COMMUNITY ACTION | Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org | 34 Wing Farm Parkway BATH, Maine 04530-1550 | - English - Spanish | |
| TEDFORD HOUSING | Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org | 14 Middle Street BRUNSWICK, Maine 04011-2400 | - English | MAINE STATE HOUSING AUTHORITY |
| WESTERN MAINE CAP | Phone: 207-645-3764 E-mail: N/A Website: wmca.org | PO Box 200 East Wilton, Maine 04234-0200 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.homequestmaine.org | 240 Bates Street LEWISTON, Maine 04240-7330 | - English - French | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| AVESTA HOUSING DEVELOPMENT CORPORATION | Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dstolt@avestahousing.org Website: www.avestahousing.org | 307 Cumberland Avenue PORTLAND, Maine 04101-4920 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| CITY OF PORTLAND SHELTER | Phone: 207-482-5144 | 196 Lancaster Street PORTLAND, Maine 04101-2418 | - English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY FINANCIAL LITERACY | Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: www.cflmaine.org | 309 Cumberland Avenue, Suite 205 PORTLAND, Maine | - English - French - Swahili | MAINE STATE HOUSING AUTHORITY |

**PINE TREE LEGAL ASSISTANCE,
INCORPORATED**

Phone: 207-774-8211
Fax: 207-828-2300
E-mail: nheald@ptla.org
Website: www.ptla.org

88 Federal St
PO Box 547
PORTLAND, Maine
04101-4205

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese
- Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

| | | | | |
|--|---|---|-----------------------------------|---|
| THE OPPORTUNITY ALLIANCE | Phone: 207-553-5931 Toll-free: 800-698-4959 Fax: 207-874-1155 E-mail: mgeoffroy@propeople.org Website: www.propeople.org | 510 Cumberland Avenue PORTLAND, Maine 04101-2220 | - English - French | |
| AROOSTOOK COUNTY ACTION PROGRAM, INC. | Phone: 207-768-3023-650 Toll-free: 800-432-7881 Fax: 207-768-3021 E-mail: jbaillargeon@acap-me.org Website: www.acap-me.org | 771 Main St PRESQUE ISLE, Maine 04769-2201 | - English | MAINE STATE HOUSING AUTHORITY |
| YORK COUNTY COMMUNITY ACTION AGENCY | Phone: 207-459-2959 Fax: 207-490-5026 E-mail: jennifer@yccac.org Website: www.yccac.org | PO Box 72 6 Spruce Street Sanford, Maine 04073- 0072 | - English - French - German | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 111 Wescott Road SOUTH PORTLAND, Maine 04106-3437 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| KENNEBEC VALLEY COMMUNITY ACTION PROGRAM | Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org | 97 Water St Waterville, Maine 04901- 6339 | - English | |
| COASTAL ENTERPRISES, INCORPORATED | Phone: 207-882-7552-5151 Toll-free: 877-340-2649 Fax: 207-882-6365 E-mail: jthomas@ceumaine.org Website: www.ceumaine.org | 41 Water Street WISCASSET, Maine 04578-4134 | - English - Spanish | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website | Address | Languages | Parent Organization |
|--|---|--|------------------------|--|
| MONEY MANAGEMENT INTERNATIONAL AUBURN ME | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 250 Center St Ste 205 Auburn, Maine 04210- 6313 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| LEGAL SERVICES FOR THE ELDERLY | Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@mainelsee.org Website: www.mainelsee.org | 5 Wabon Street AUGUSTA, Maine 04330- 7040 | - English - Other | MAINE STATE HOUSING AUTHORITY |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 Water Street AUGUSTA, Maine 04330- 4665 | - English | |
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org | 353 WATER STREET AUGUSTA, Maine 04330- 4665 | - English | MAINE STATE HOUSING AUTHORITY |
| MONEY MANAGEMENT INTERNATIONAL BANGOR | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org | 175 Exchange St Ste 200 Bangor, Maine 04401- 6537 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| PENQUIS COMMUNITY ACTION PROGRAM | Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org | 262 Harlow Street PO Box 1162 BANGOR, Maine 04401- | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |

| | | | | |
|--|---|--|------------------------------------|--|
| MIDCOAST MAINE COMMUNITY ACTION | Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candle.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org | 4952 34 Wing Farm Parkway BATH, Maine 04530- 1550 | – English – Spanish | |
| TEDFORD HOUSING | Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org | 14 Middle Street BRUNSWICK, Maine 04011- 2400 | – English | MAINE STATE HOUSING AUTHORITY |
| WESTERN MAINE CAP | Phone: 207-645-3764 E-mail: N/A Website: wmca.org | PO Box 200 East Wilton, Maine 04234- 0200 | – English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.homequestmaine.org | 240 Bates Street LEWISTON, Maine 04240- 7330 | – English – French | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| AVESTA HOUSING DEVELOPMENT CORPORATION | Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dstolt@avestahousing.org Website: www.avestahousing.org | 307 Cumberland Avenue PORTLAND, Maine 04101- 4920 | – English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| CITY OF PORTLAND SHELTER | Phone: 207-482-5144 | 196 Lancaster Street PORTLAND, Maine 04101- 2418 | – English | MAINE STATE HOUSING AUTHORITY |
| COMMUNITY FINANCIAL LITERACY | Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: www.cflmaine.org | 309 Cumberland Avenue, Suite 205 PORTLAND, Maine | – English – French – Swahili | MAINE STATE HOUSING AUTHORITY |

PINE TREE LEGAL
ASSISTANCE,
INCORPORATED

Phone: 207-774-8211
Fax: 207-828-2300
E-mail: nheald@ptla.org
Website: www.ptla.org

88 Federal
St
PO Box 547
PORTLAND,
Maine
04101-
4205

- Arabic
- ASL
-
Cambodian
-
Cantonese
- Chinese
Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
-
Indonesian
- Korean
- Polish
-
Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
-
Vietnamese

THE OPPORTUNITY
ALLIANCE

Phone: 207-553-5931
Toll-free: 800-698-4959
Fax: 207-874-1155
E-mail: mgeoffroy@propeople.org
Website: www.propeople.org

510
Cumberland
Avenue
PORTLAND,
Maine
04101-
2220

- English
- French

AROOSTOOK COUNTY
ACTION PROGRAM, INC.

Phone: 207-768-3023-650
Toll-free: 800-432-7881
Fax: 207-768-3021
E-mail: jballlargeon@acap-me.org
Website: www.acap-me.org

771 Main St
PRESQUE
ISLE, Maine
04769-
2201

- English

MAINE STATE
HOUSING AUTHORITY

YORK COUNTY
COMMUNITY ACTION
AGENCY

Phone: 207-459-2959
Fax: 207-490-5026
E-mail: jenniferg@yccac.org
Website: www.yccac.org

PO Box 72
6 Spruce
Street
Sanford,
Maine
04073-

- English
- French
- German

CITIZENS' HOUSING
AND PLANNING
ASSOCIATION, INC.

MONEY MANAGEMENT
INTERNATIONAL SOUTH
PORTLAND

Phone: 866-232-9080
Toll-free: 866-232-9080
Fax: 866-921-5129
E-mail:
counselinginfo@moneymanagement.org
Website: www.moneymanagement.org

KENNEBEC VALLEY
COMMUNITY ACTION
PROGRAM

Phone: 800-542-8227
E-mail: N/A
Website: www.kvcap.org

COASTAL ENTERPRISES,
INCORPORATED

Phone: 207-882-7552-5151
Toll-free: 877-340-2649
Fax: 207-882-6365
E-mail: jthomas@celmaine.org
Website: www.celmaine.org

0072

111
Wescott
Road
SOUTH – English
PORTLAND, – Spanish
Maine
04106-
3437

MONEY
MANAGEMENT
INTERNATIONAL INC.

97 Water St
Waterville,
Maine – English
04901-
6339

41 Water
Street
WISCASSET, – English
Maine – Spanish
04578-
4134

CITIZENS' HOUSING
AND PLANNING
ASSOCIATION, INC.

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage

\$

Total P&C

\$

Sent To

Street &

City, St

MARIAN B LIPPINCOTT

211 RIVER RD

ELIOT

ME 03903

Postmark
Here

4

VERIFIED MAIL



2016 2140 0000 4023 0611

241

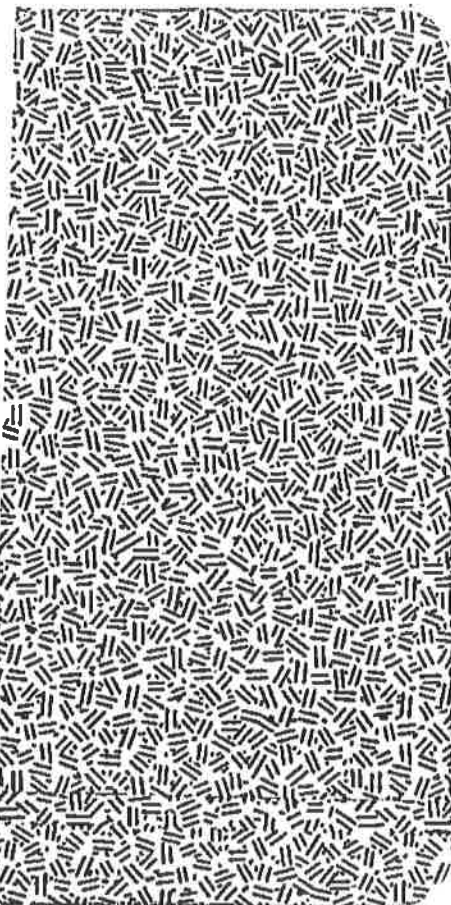
פירוש
הרמב"ם

7781/777/1 R

BC: 46250040128

* 1669-07155-26-41

UNIVERSITY OF CALIFORNIA



2010

Dr. H. A. H.

1/5



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS FOR MAIL DELIVERY

| SENDER: COMPLETE THIS SECTION | | COMPLETE THIS SECTION ON DELIVERY | |
|---|--|---|--|
| <p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>MARIAN D LIPPINCOTT 211 RIVER RD ELIOT, ME 03903</p> <p>2. Article Number (Transfer from service label)</p> <p>9590 9402 3362 7227 5561 18</p> <p>7016 2140 0000 4023 0611</p> | | <p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/></p> <p>X Addressee <input type="checkbox"/></p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No if YES, enter delivery address below:</p> | |
| <p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> | | <p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p> | |
| | | Domestic Return Receipt | |

PS Form 3811, July 2015 PSN 7530-02-000-9053